

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Munoz, et al. ) Examiner: P. Danneman  
Serial No.: 10/737,322 ) Art Unit: 3627  
Filing Date: December 16, 2003 ) Atty. Docket No.: 030358

Title: SYSTEM FOR ACCOUNT MANAGEMENT AND METHOD THEREFOR

**RESPONSE TO OFFICE ACTION ACCOMPANIED BY**  
**REQUEST FOR CONTINUED EXAMINATION**

September 15, 2008

**VIA ELECTRONIC FILING**

Mail Stop RCE  
Commissioner for Patents  
Box 1450  
Alexandria VA, 22313-1450

Sir:

**A. Introductory Comments**

Applicant respectfully requests entry of the following claim listing and remarks in response to the final Office Action dated June 13, 2008.

Claims 1, 3-5, 7-10, 15, 16 and 19 have been amended. Claims 1-20 remain pending, with claims 1, 15 and 19 being independent. Applicant respectfully requests favorable reconsideration of this application in view of the following remarks.

A **Claim Listing** begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.